

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Keisha Queen
Debtor

Case No. 16-02569-MDF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 23

Date Rcvd: Dec 02, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 04, 2016.

db +Keisha Queen, 2489 Schultz Way, York, PA 17402-4918
cr +TOYOTA MOTOR CREDIT CORPORATION, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
4802383 +CHASE, PO BOX 24696, COLUMBUS, OH 43224-0696
4802397 +FINANCIAL RECOVERIES, 200 E PARK DR 100, MOUNT LAUREL, NJ 08054-1297
4802387 ++METROPOLITAN EDISON COMPANY, BANKRUPTCY DEPARTMENT, 331 NEWMAN SPRINGS ROAD, BUILDING 3,
RED BANK NJ 07701-5688
(address filed with court: MET-ED, PO BOX 16001, READING, PA 19612)
4802388 +NA VIENT, PO BOX 9655, WILKES BARRE, PA 18773-9655
4802391 +NTL RECOVERY AGENCY, 2491 PAXTON ST, HARRISBURG, PA 17111-1036
4802392 +PENN CREDIT CORP, 916 S 14TH ST, HARRISBURG, PA 17104-3425
4802393 +PHOENIX FINANCIAL SERVICE, 8902 OTIS AVE STE 103A, INDIANAPOLIS, IN 46216-1009
4802395 +TOYOTA MOTOR CREDIT, TWO WALNUT GROOVE DR 210, HORSHAM, PA 19044-7704
4802398 +WILLIAM SCHOVERLEIN, 600 BALTIMORE AVE 208, TOWSON, MD 21204-4084
4802396 +YORK COLL, 33 S DUKE ST, YORK, PA 17401-1401

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: NFCU.COM Dec 02 2016 18:53:00 NAVY FEDERAL CREDIT UNION, PO BOX 3000,
MERRIFIELD, VA 22119-3000
4802379 +EDI: AFNIRECOVERY.COM Dec 02 2016 18:53:00 AFNI, PO BOX 3097,
BLOOMINGTON, IL 61702-3097
4802380 EDI: BANKAMER.COM Dec 02 2016 18:53:00 BANK OF AMERICA, PO BOX 982235,
EL PASO, TX 79998
4802381 +E-mail/Text: banko@berkscredit.com Dec 02 2016 18:48:01 BERKS CREDIT & COLL,
900 CORPORATE DR, READING, PA 19605-3340
4802382 +EDI: CAPITALONE.COM Dec 02 2016 18:53:00 CAPITAL ONE, PO BOX 30281,
SALT LAKE CITY, UT 84130-0281
4802384 +EDI: WFNNB.COM Dec 02 2016 18:53:00 COMENITY BANK, PO BOX 182789,
COLUMBUS, OH 43218-2789
4802385 +EDI: RCSFNBMARIN.COM Dec 02 2016 18:53:00 CREDIT ONE BANK, PO BOX 98872,
LAS VEGAS, NV 89193-8872
4802386 +E-mail/Text: electronicbkydocs@nelnet.net Dec 02 2016 18:48:07 DEPT OF ED/NELNET,
3015 PARKER RD 400, AURORA, CO 80014-2904
4802389 +EDI: NFCU.COM Dec 02 2016 18:53:00 NAVY FEDERAL CU, 820 FOLLIN LANE,
VIENNA, VA 22180-4907
4802390 EDI: NFCU.COM Dec 02 2016 18:53:00 NAVY FEDERAL CU, 1 SECURITY PL, MERRIFIELD, VA 22116
4802394 +E-mail/Text: bankruptcy.notices@secumd.com Dec 02 2016 18:48:11 SECU, 971 CORPORATE BLVD,
LINTHICUM HEIGHTS, MD 21090-2342

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4802377* +KEISHA QUEEN, 2489 SCHULTZ WAY, YORK, PA 17402-4918
4802378 ##+ACCOUNTS ADVOCATE AGENCY, 510 N PARK RD 1, READING, PA 19610-2941

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 04, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 2, 2016 at the address(es) listed below:

Joshua I Goldman on behalf of Creditor JPMorgan Chase Bank, National Association
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Lawrence V. Young (Trustee) lyoung@cgalaw.com,
pa33@ecfbis.com;tlocondro@cgalaw.com;rminello@cgalaw.com
United States Trustee ustpreregion03.ha.ecf@usdoj.gov

TOTAL: 3

Information to identify the case:Debtor 1 **Keisha Queen**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1564**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:16-bk-02569-MDF****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Keisha Queen

**By the
court:**December 2, 2016Honorable Mary D. France
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.